

Fill in this information to identify your case:

Debtor 1 **Cheri Ann Freeman**
 First Name Middle Name Last Name

Debtor 2
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF PENNSYLVANIA**

Case number **1:17-bk-01359**
 (if known)

☒ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1 Bermajo Auto Sales

Creditor's Name

**4467 York Road
New Oxford, PA 17350**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**2002 Chevrolet Trailblazer 185,000 miles
Stated Value as per Kelley Blue Book**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset) **Vehicle Loan**

Column A

Amount of claim
Do not deduct the
value of collateral.

\$1,000.00

Column B

Value of collateral
that supports this
claim

\$1,694.00

Column C

Unsecured
portion
if any

\$0.00

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

2.2 Dennis Mooney

Creditor's Name

**407 Chestnut Street
Mount Holly Springs, PA
17065-1215**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**1075 Carlisle Road Biglerville, PA
17307 Adams County
Property is jointly owned by Debtor
and Debtor's daughter. Stated
value is the present listing price.**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☒ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Unknown

\$295,000.00

Unknown

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred **10/05/2011**

Last 4 digits of account number

Debtor 1 **Cheri Ann Freeman**
First Name Middle Name Last Name

Case number (if know) **1:17-bk-01359**

**2.3 Harris Savings Bank
(now Santander)**

Creditor's Name

**635 Carlisle Street
Hanover, PA 17331**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Describe the property that secures the claim:

**1075 Carlisle Road Biglerville, PA
17307 Adams County
Property is jointly owned by Debtor
and Debtor's daughter. Stated
value is the present listing price.**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset) **Mortgage**

Unknown \$295,000.00 Unknown

Date debt was incurred Last 4 digits of account number

2.4 M & T Bank

Creditor's Name

**PO Box 844
Buffalo, NY 14240**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Describe the property that secures the claim:

**1075 Carlisle Road Biglerville, PA
17307 Adams County
Property is jointly owned by Debtor
and Debtor's daughter. Stated
value is the present listing price.**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset) **Mortgage**

\$132,244.75 \$295,000.00 \$0.00

Opened
11/01/85
Last Active
Date debt was incurred **9/04/14**

Last 4 digits of account number **5688**

Add the dollar value of your entries in Column A on this page. Write that number here:
If this is the last page of your form, add the dollar value totals from all pages.
Write that number here:

\$133,244.75

\$133,244.75

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

☐ Name, Number, Street, City, State & Zip Code
**KML Law Group PC
701 Market Street
Suite 5000
Philadelphia, PA 19106**

On which line in Part 1 did you enter the creditor? **2.4**

Last 4 digits of account number

VERIFICATION

I, Cheri Freeman, verify that the statements made in the foregoing document(s) are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa. C. S. §4904, relating to unsworn falsification to authorities.

Cheri Freeman
Cheri Freeman, Debtor

Dated: Oct. 27, 2017